

**NOTICE OF SUBSTITUTE TRUSTEE'S SALE**

Date: January 11, 2024  
Substitute Trustee: Gary W. Coker  
Lender: Education First Federal Credit Union  
Note Amount: \$63,744.00  
Note and Deed of Trust:

Date: March 26, 2013

Grantor: James & Nelda Cowart

Lender: Education First Federal Credit Union

Recording information: May 7, 2013, under Document No. 2013-37413, Official  
Public Records of Real Property of Hardin County, Texas

Property:

Being a tract or parcel containing 0.929 acre of land out of and a part of the Alexander Hampton League, abstract number 30 and being out of a 9.00 acre tract of land conveyed to C.Y. Young dated February 28, 1953 and recorded in Volume 265, Page 150 of the Deed Records of Hardin County, Texas and being more particularly described as Exhibit "A" attached hereto and incorporated herein.

County: Hardin

Substitute Trustee's Name: Gary W. Coker

Substitute Trustee's Address: 550 Fannin, Ste. 400 Beaumont, Texas 77701

Date of Sale (first Tuesday of month): Tuesday, February 6, 2024

Time of Sale: Commencing no earlier than 10:00 o'clock a.m. and no later than 1:00 o'clock p.m.

Place of Sale: The Trustee's sale shall be held in the designated place described as Hardin County Courthouse, Kountze, Hardin County, Texas (300 Monroe, Kountze, Texas), at the area of said county courthouse which has been so designated by the Commissioner's Court as follows: Commissioner's Courtroom, with East

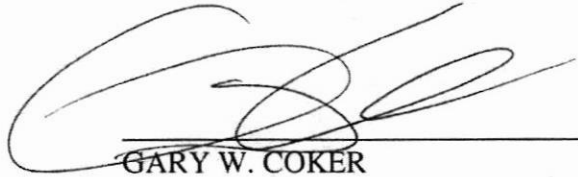
FILED FOR RECORD  
2024 JAN 11 AM 11:20  
CONNIE BECTON  
COUNTY CLERK  
HARDIN COUNTY, TEXAS

entrance of courthouse as alternate site or as designated by the Hardin County Commissioners Court.

Gary W. Coker is the Substitute Trustee under the Deed of Trust. Lender has instructed Substitute Trustee to offer the Property for sale toward the satisfaction of the Note.

Notice is given that on the Date of Sale, Substitute Trustee will offer the Property for sale at public auction at the Place of Sale, to the highest bidder for cash. The earliest time the sale will occur is the Time of Sale, and the sale will be conducted no later than three hours thereafter.

***ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.***



GARY W. COKER

Exhibit "A"

BEING A TRACT OR PARCEL CONTAINING 0.929 ACRE OF LAND OUT OF AND A PART OF THE ALEXANDER HAMPTON LEAGUE, ABSTRACT NUMBER 30 AND BEING OUT OF A 9.00 ACRE TRACT OF LAND CONVEYED TO C.Y. YOUNG DATED FEBRUARY 18, 1953 AND RECORDED IN VOLUME 265, PAGE 150 OF THE DEED RECORDS OF HARDIN COUNTY, TEXAS, SAID 0.929 ACRE TRACT BEING MORE PARTICULARLY DESCRIBED BY METES AND BOUNDS AS FOLLOWS:

BEGINNING AT AN IRON ROD SET IN THE EAST RIGHT-OF-WAY LINE OF A PUBLIC ROAD KNOWN AS HAPPY VALLEY LANE, SAID POINT ALSO BEING THE NORTHWEST CORNER OF A TRACT OF LAND DESCRIBED IN VOLUME 856, PAGE 741 OF THE DEED RECORDS OF HARDIN COUNTY;

THENCE, SOUTH 89 DEG. 44 MIN. 09 SEC. EAST, ALONG THE NORTH LINE OF SAID TRACT RECORDED IN VOLUME 656, PAGE 741 OF THE DEED RECORDS OF HARDIN COUNTY FOR A DISTANCE OF 285.00 FEET (DEED = EAST) TO AN IRON ROD SET FOR CORNER;

THENCE, NORTH, ALONG THE WEST LINE OF TRACT RECORDED IN VOLUME 839, PAGE 72 OF THE DEED RECORDS OF HARDIN COUNTY FOR A DISTANCE OF 142.00 FEET TO A TWENTY FOUR INCH CEDAR TREE FOR CORNER;

THENCE, NORTH, 89 DEG. 44 MIN. 09 SEC. WEST, ALONG THE SOUTH LINE OF A TRACT RECORDED IN VOLUME 642, PAGE 292 OF THE DEED RECORDS OF HARDIN COUNTY FOR A DISTANCE OF 265.00 FEET (DEED = WEST) TO AN IRON PIPE FOUND IN THE EAST EDGE OF HAPPY VALLEY LANE;

THENCE, SOUTH, ALONG THE EAST EDGE OF HAPPY VALLEY LANE FOR A DISTANCE OF 142.00 FEET TO THE POINT OF BEGINNING AND CONTAINING 0.929 ACRE OF LAND.

NOTE: BEARINGS ARE BASED ON THE SOUTH LINE OF TRACT RECORDED IN VOLUME 642, PAGE 292 OF THE DEED RECORDS OF HARDIN COUNTY.

2024-141270  
CONNIE BECTON  
COUNTY CLERK  
2024 Jan 11 at 10:59 AM  
HARDIN COUNTY, TEXAS  
By: CK, DEPUTY